



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name JOHN DEERE CAPITAL CORPORATION

City/State RENO, NV

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 43,089,897

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

JOHN DEERE CAPITAL CORPORATION
10587 DOUBLE R BOULEVARD, SUITE 100

RENO, NV 89521

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	40,953,024	41,093,061	40,834,838	39,131,780	36,965,199
Net income (\$000)	372,000	134,738	447,951	408,948	501,562
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.43	2.65	29	2.09	2.84	16	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17
+ Non-interest income	2.85	1.11	92	2.63	1.14	91	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88
- Overhead expense	3.03	2.24	89	3.42	2.63	84	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
- Provision for credit losses	-0.06	-0.15	59	0.47	0.85	25	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	1	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	76	0	0	13
= Pretax net operating income (tax equivalent)	2.32	1.79	81	0.83	0.64	51	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43
Net operating income	1.82	1.36	82	0.66	0.48	53	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65
Net income	1.82	1.35	82	0.66	0.50	52	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.81	3.14	90	4.31	3.78	82	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71
Interest expense	1.35	0.27	99	2.11	0.66	97	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97
Net interest income (tax equivalent)	2.46	2.85	21	2.21	3.10	14	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.13	24	0.36	0.28	70	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55
Earnings coverage of net loan and lease losses (X)	140	4.52	93	4.59	21.56	25	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.36	1.39	3	0.42	1.51	3	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9
Allowance for loan and lease losses / Total loans and leases	0.36	1.37	3	0.42	1.48	3	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.75	0.63	66	0.95	0.66	80	0.79	0.71	63	1.07	0.57	89	0.97	0.61	84
30-89 days past due loans and leases / Total loans and leases	1.01	0.27	93	0.89	0.36	89	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92
Liquidity and Funding															
Net noncore funding dependence	100.67	-1.82	99	104.44	6.94	98	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98
Net short-term noncore funding dependence	31.97	-8.21	98	26.98	-2.29	97	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89
Net loans and leases / Total assets	84.35	59.81	97	80.86	63.21	97	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Capitalization															
Tier 1 leverage ratio	0	9.11	0	0	9.03	0	0	9.13	0	0	9.76	1	0	9.71	0
Holding company equity capital / Total assets	10.51	10.88	47	9.93	11.06	35	10.59	11.16	43	10.30	12.43	25	10.67	12.22	31
Total equity capital (including minority interest) / Total assets	10.51	11.01	46	9.94	11.18	32	10.60	11.29	41	10.31	12.57	23	10.67	12.27	30
Common equity tier 1 capital / Total risk-weighted assets		12.69			12.01			12.38			12.17			12.12	
Net loans and leases / Equity capital (X)	8.03	5.51	90	8.14	5.78	87	7.75	5.58	86	7.68	5.21	88	7.58	5.29	91
Cash dividends / Net income	25.54	25.30	53	92.77	60.26	81	63.62	42.30	81	62.36	33.12	91	110.66	27.31	99
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.47	9.29	40	1.30	17.07	7	1.72	16.68	11	7.01	9.26	53	5.38	7	52
Equity capital	11.56	9.31	71	0.68	6.16	27	4.61	6.99	42	3.32	10.49	26	-1.98	7.89	14
Net loans and leases	10.03	0.79	81	-0.44	13.26	11	5.47	9.07	40	4.70	9.10	41	8.09	7.89	64
Noncore funding	5.36	-23.76	84	2.14	-2.41	60	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45
Parent Company Ratios															
Short-term debt / Equity capital	150.07	0.48	99	155.76	0.98	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99
Long-term debt / Equity capital	430.19	11.05	99	484.05	13.39	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99
Equity investment in subsidiaries / Equity capital	122.58	103.07	95	121.87	103.11	96	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90
Cash from ops + noncash items + op expense / Op expense + dividends	115.87	130.64	48	115.26	154.33	44	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	732,135	795,280	1,572,425	1,759,216	1,534,708	-7.94	14.84
Income from lease financing receivables.....	24,420	23,161	48,293	48,176	46,564	5.44	46.75
Fully taxable income on loans and leases.....	754,499	816,455	1,616,729	1,803,738	1,577,843	-7.59	15.67
Tax-exempt income on loans and leases.....	2,056	1,986	3,989	3,654	3,429	3.52	8.32
Estimated tax benefit on income on loans and leases.....	546	528	1,060	971	912	3.41	-46.58
Income on loans and leases (tax equivalent).....	757,101	818,969	1,621,778	1,808,363	1,582,184	-7.55	15.55
Investment interest income (tax equivalent).....	80	16	80	139	20	400.00	
Interest on balances due from depository institutions.....	1,262	7,647	9,341	29,246	25,584	-83.50	-46.11
Interest income on other earning assets.....	9,899	12,171	22,070	31,713	16,439	-18.67	2038.01
Total interest income (tax equivalent).....	768,342	838,803	1,653,269	1,869,461	1,624,227	-8.40	16.77
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits.....	66	118	191	401	408	-44.07	-54.17
Interest on other deposits.....	1,694	2,106	3,791	6,325	6,123	-19.56	-30.37
Interest on other borrowings and trading liabilities.....	269,999	407,720	708,256	1,000,372	798,660	-33.78	26.70
Interest on subordinated debt and mandatory convertible securities.....	20	19	39	30	21	5.26	
Total interest expense.....	271,779	409,963	712,277	1,007,128	805,212	-33.71	26.01
Net interest income (tax equivalent).....	496,563	428,840	940,992	862,333	819,015	15.79	12.26
Non-interest income.....	584,477	539,971	1,105,147	969,162	931,615	8.24	64.50
Adjusted operating income (tax equivalent).....	1,081,040	968,811	2,046,139	1,831,495	1,750,630	11.58	35.53
Overhead expense.....	619,473	701,780	1,365,231	1,273,865	1,130,079	-11.73	22.06
Provision for credit losses.....	-12,518	96,184	86,512	54,863	45,932		
Securities gains (losses).....	0	0	-1,343	0	0		
Other tax equivalent adjustments.....	0	0	0	1	-1		
Pretax net operating income (tax equivalent).....	474,085	170,847	593,053	502,768	574,618	177.49	96.93
Applicable income taxes.....	101,274	35,631	144,147	92,724	72,338	184.23	22.84
Tax equivalent adjustments.....	546	528	1,060	972	911	3.41	-46.58
Applicable income taxes (tax equivalent).....	101,820	36,159	145,207	93,696	73,249	181.59	21.99
Minority interest.....	265	-50	-105	124	-193		
Net income before discontinued operations, net of minority interest.....	372,000	134,738	447,951	408,948	501,562	176.09	136.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	372,000	134,738	447,951	408,948	501,562	176.09	136.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	372,265	134,688	447,846	409,072	501,369	176.39	136.69
Investment securities income (tax equivalent).....	80	16	80	139	20	400.00	
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	0	0	0	0	0		
All other securities.....	80	16	80	139	20	400.00	
Cash dividends declared.....	95,000	125,000	285,004	255,004	555,004	-24.00	-29.63
Common.....	95,000	125,000	285,004	255,004	555,004	-24.00	-29.63
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.75	2.92	90	4.08	3.46	86	4.05	3.27	89	4.78	4	88	4.39	3.87	84
Less: Interest expense	1.33	0.25	99	2	0.61	96	1.74	0.48	96	2.57	0.98	96	2.18	0.79	97
Equals: Net interest income (tax equivalent)	2.43	2.65	29	2.09	2.84	16	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17
Plus: Non-interest income	2.85	1.11	92	2.63	1.14	91	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88
Equals: adjusted operating income (tax equivalent)	5.28	3.82	90	4.72	4.05	82	5.01	4.04	87	4.68	4.41	68	4.74	4.46	68
Less: Overhead expense	3.03	2.24	89	3.42	2.63	84	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
Less: Provision for credit losses	-0.06	-0.15	59	0.47	0.85	25	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	1	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	76	0	0	13
Equals: Pretax net operating income (tax equivalent)	2.32	1.79	81	0.83	0.64	51	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43
Less: Applicable income taxes (tax equivalent)	0.50	0.41	74	0.18	0.16	46	0.36	0.23	85	0.24	0.36	19	0.20	0.33	14
Less: Minority interest	0	0	85	0	0	10	0	0	5	0	0	76	0	0	2
Equals: Net operating income	1.82	1.36	82	0.66	0.48	53	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.82	1.35	82	0.66	0.50	52	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Memo: Net income (last four quarters)	1.68	1.25	84	0.85	0.81	46	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Net income—BHC and noncontrolling (minority) interest	1.82	1.37	82	0.66	0.50	53	1.10	0.83	75	1.05	1.20	26	1.36	1.25	63
Margin Analysis															
Average earning assets / Average assets	98.59	93.15	96	94.62	91.74	81	96.10	92.32	89	96.39	91.05	93	95.93	91.48	89
Average interest-bearing funds / Average assets	87.57	62.32	98	85.41	65.48	96	86.07	64.06	96	85.32	65.57	96	83.48	65.56	95
Interest income (tax equivalent) / Average earning assets	3.81	3.14	90	4.31	3.78	82	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71
Interest expense / Average earning assets	1.35	0.27	99	2.11	0.66	97	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97
Net interest income (tax equivalent) / Average earning assets	2.46	2.85	21	2.21	3.10	14	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12
Yield or Cost															
Total loans and leases (tax equivalent)	4.39	4.05	74	5.06	4.44	85	4.93	4.27	84	5.64	5.09	81	5.32	4.95	77
Interest-bearing bank balances	0.43	0.11	99	1.27	0.50	94	0.97	0.27	97	4.04	2.04	95	2.44	1.64	92
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17	
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	3.80	3.11	90	4.31	3.74	85	4.21	3.51	87	4.95	4.36	84	4.58	4.20	73
Investment securities (tax equivalent)	3.31	1.80	97	0.52	2.51	0	1.38	2.25	3	2.52	2.76	32	4.85	2.68	98
US Treasury and agency securities (excluding mortgage-backed securities)		1.28			2.01			1.75			2.32			2.05	
Mortgage-backed securities		1.56			2.33			2.05			2.61			2.50	
All other securities	3.40	2.91	70	0.54	3.48	0	1.52	3.24	7	2.67	4.06	10	2.04	4.20	4
Interest-bearing deposits	2.88	0.24	99	3.99	0.70	99	3.60	0.53	99	5.67	1.10	99	5.19	0.81	99
Time deposits of \$250K or more		0.76			1.67			1.42			1.96			1.44	
Time deposits < \$250K		0.72			1.58			1.36			1.82			1.29	
Other domestic deposits	3.63	0.17	99	4.92	0.50	99	4.39	0.36	99	6.33	0.93	99	5.69	0.67	99
Foreign deposits	1.11	0.12	96	2.28	0.59	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96
Federal funds purchased and repos		0.19			0.85			0.62			1.86			1.51	
Other borrowed funds and trading liabilities	1.52	1.31	59	2.32	1.62	85	2.01	1.50	77	2.94	2.38	80	2.59	2.28	72
All interest-bearing funds	1.52	0.40	98	2.34	0.92	96	2.03	0.74	96	3.02	1.49	93	2.61	1.19	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	584,477	539,971	1,105,147	969,162	931,615
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	11	14	30	28	35
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	44,773	-24,435	-15,031	-94,603	-26,492
Other non-interest income	539,693	564,392	1,120,148	1,063,737	958,072
Total overhead expenses	619,473	701,780	1,273,865	1,273,865	1,130,079
Personnel expense	122,958	117,233	246,429	250,602	248,734
Net occupancy expense	4,495	4,861	9,391	10,091	9,928
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	492,020	579,686	1,109,411	1,013,172	871,417
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,472	1,570	1,460	1,623	1,661
Average personnel expense per employee	83.53	74.67	168.79	154.41	149.75
Average assets per employee	27,821.35	26,173.92	27,969.07	24,110.77	22,254.79

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	57.33	59.03	39	72.48	63.28	82	66.76	62.28	72	69.59	61.29	80	64.59	60.88	70
Percent of Average Assets															
Total overhead expense	3.03	2.24	89	3.42	2.63	84	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
Personnel expense	0.60	1.25	3	0.57	1.31	0	0.60	1.30	2	0.64	1.41	2	0.67	1.44	2
Net occupancy expense	0.02	0.24	0	0.02	0.26	0	0.02	0.26	0	0.03	0.28	0	0.03	0.28	0
Other operating expenses	2.40	0.73	98	2.82	0.99	92	2.72	0.94	93	2.59	0.97	96	2.36	0.97	95
Overhead less non-interest income	0.17	1.10	9	0.79	1.36	14	0.64	1.25	13	0.78	1.32	16	0.54	1.38	9
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.30	58.45	40	72.44	62.83	82	66.72	61.82	75	69.55	60.64	84	64.55	60.37	72
Personnel expense	11.37	33.10	0	12.10	32.43	0	12.04	32.36	0	13.68	32.39	1	14.21	32.51	1
Net occupancy expense	0.42	6.33	0	0.50	6.65	0	0.46	6.58	0	0.55	6.52	0	0.57	6.48	0
Other operating expenses	45.51	18.60	99	59.83	23.06	92	54.22	22.28	92	55.32	21.20	97	49.78	20.90	97
Total non-interest income	54.07	28.18	90	55.74	27.40	90	54.01	28.83	90	52.92	29.23	87	53.22	28.50	88
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0	3.19	2	0	3.35	3	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.55	24	0	-0.20	50	0	0.01	50	0	0.28	31	0	0.65	17
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.14	3.83	61	-2.52	2.89	2	-0.73	3.92	3	-5.17	1.86	1	-1.51	1.61	1
Other non-interest income	49.92	9.26	99	58.26	9.31	98	54.74	9.65	98	58.08	10.04	97	54.73	9.86	99
Overhead less non-interest income	3.24	29.94	9	16.70	34.19	13	12.71	31.93	10	16.64	31.06	17	11.34	31.46	8
Applicable income taxes / Pretax net operating income (tax equivalent)	21.36	21.54	45	20.86	18.39	65	24.31	18.63	86	18.44	20.56	29	12.59	19.04	13
Applicable income tax + TE / Pretax net operating income + TE	21.48	23.10	25	21.16	22.75	35	24.48	21.18	78	18.64	23.23	13	12.75	21.56	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	9,466	10,064	7,667	4,647	0	-5.94	
Commercial and industrial loans	13,164,926	12,727,853	12,114,487	12,651,474	12,030,275	3.43	18.25
Loans to individuals	2,898,724	2,565,730	2,636,069	2,280,217	2,034,097	12.98	79.35
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	19,310,236	16,950,966	17,306,482	15,501,128	15,002,553	13.92	22.21
Other loans and leases	1,096,512	921,282	1,017,866	888,849	862,676	19.02	89.18
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	36,479,864	33,175,895	33,082,571	31,326,315	29,929,601	9.96	25.23
Less: Allowance for loan and lease losses	131,532	140,198	149,636	100,370	106,486	-6.18	17.09
Net loans and leases	36,348,332	33,035,697	32,932,935	31,225,945	29,823,115	10.03	25.26
Debt securities that reprice or mature in over 1 year	2,019	0	2,344	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	36,350,351	33,035,697	32,935,279	31,225,945	29,823,115	10.03	25.27
Interest-bearing bank balances	590,377	787,265	603,999	1,309,940	789,203	-25.01	-34.55
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	2,332	0	3,531	3,945	-100.00	
Trading assets	0	0	0	0	0		
Total earning assets	36,940,728	33,825,294	33,539,278	32,539,416	30,616,263	9.21	23.47
Non-interest-bearing cash and due from depository institutions	63,828	24,504	70,045	100,883	11,295	160.48	-65.65
Premises, fixed assets, and leases	39,868	45,338	41,552	45,741	42,688	-12.06	-18.23
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	21,515	17,825	20,683	16,815	15,592	20.70	80.40
Intangible and other assets	6,023,958	6,942,485	6,455,438	6,745,585	6,178,301	-13.23	13.94
Total assets	43,089,897	40,855,446	40,126,996	39,448,440	36,864,139	5.47	21.54
Quarterly average assets	41,944,592	41,456,500	40,635,303	39,428,930	37,889,660	1.18	17.12
Average loans and leases (YTD)	34,523,904	32,341,865	32,922,147	32,037,474	29,745,799	6.75	20.78
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	36,479,864	33,175,895	33,082,571	31,326,315	29,929,601	9.96	25.23
Real estate loans secured by 1-4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,019	2,332	2,344	3,531	3,945	-13.42	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,019	2,332	2,344	3,531	3,945	-13.42	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,019	2,332	2,344	3,531	3,945	-13.42	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,019	2,332	2,344	3,531	3,945	-13.42	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-2,702	-3,595	-2,303	-2,380	15		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,019	0	2,344	0	0		

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,160	6,804	11,171	10,148	7,646	5.23	26.19
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	0	0	0	0	0		
MMDA and other savings accounts	94,997	78,148	92,860	98,191	101,234	21.56	-22.33
Other non-interest-bearing deposits	12,312	12,628	7,516	12,035	32,939	-2.50	-81.93
Core deposits	114,469	97,580	111,547	120,374	141,819	17.31	-41.63
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	20,688	18,052	21,169	17,978	17,397	14.60	53.86
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,343,912	995,768	1,424,848	2,040,241	2,616,989	34.96	2.30
Other borrowings w/remaining maturity of 1 year or less	10,868,121	8,707,242	9,567,091	6,229,209	4,347,389	24.82	64.01
Other borrowings w/remaining maturity over 1 year	24,952,417	25,571,787	23,450,325	25,455,825	23,888,536	-2.42	12.15
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	37,185,138	35,292,849	34,463,433	33,743,253	30,870,311	5.36	23.12
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	1,260,842	1,404,853	1,299,196	1,519,491	1,917,857	-10.25	-10.23
Total liabilities	38,560,449	36,795,282	35,874,176	35,383,118	32,929,987	4.80	21.25
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00
Retained earnings	3,088,909	2,684,909	2,812,022	2,675,171	2,521,227	15.05	39.18
Accumulated other comprehensive income	-44,049	-109,041	-43,526	-94,195	-70,656		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,527,683	4,058,691	4,251,319	4,063,799	3,933,394	11.56	24.08
Noncontrolling (minority) interest in subsidiaries	1,765	1,473	1,501	1,523	758	19.82	463.90
Total equity capital, including minority interest	4,529,448	4,060,164	4,252,820	4,065,322	3,934,152	11.56	24.11
Total liabilities and capital	43,089,897	40,855,446	40,126,996	39,448,440	36,864,139	5.47	21.54
Memoranda							
Non-interest-bearing deposits	28,518	27,085	27,016	29,091	45,877	5.29	-62.58
Interest-bearing deposits	106,639	88,547	105,700	109,261	113,339	20.43	-20.04
Total deposits	135,157	115,632	132,716	138,352	159,216	16.89	-35.51
Long-term debt that reprices within 1 year	3,135,943	4,456,273	3,589,066	5,499,501	7,158,271	-29.63	-29.79
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,251,319	4,063,799	4,063,799	3,933,394	4,012,817		
Accounting restatements	-113	0	-26,096	0	0		
Net income	372,000	134,738	447,951	408,948	501,562		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	95,000	125,000	285,004	255,004	555,004		
Change in other comprehensive income	-523	-14,846	50,669	-23,539	-24,461		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-1,520		
Holding company equity capital, ending balance	4,527,683	4,058,691	4,251,319	4,063,799	3,933,394		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	0.02	36.32	1	0.02	36.22	2	0.02	36.22	2	0.01	37.78	2	0	37.19	1
Commercial and industrial loans	30.55	12.25	97	31.15	14.99	96	30.19	13.52	96	32.07	12.02	98	32.63	12.85	95
Loans to individuals	6.73	3.48	80	6.28	3.53	75	6.57	3.40	77	5.78	4.20	65	5.52	4.31	66
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	44.81	0.21	99	41.49	0.20	99	43.13	0.19	99	39.29	0.24	99	40.70	0.30	99
Other loans and leases	2.54	4.22	40	2.25	4.66	35	2.54	4.63	37	2.25	5.01	31	2.34	5	31
Net loans and leases	84.35	59.81	97	80.86	63.21	97	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Debt securities over 1 year	0	17.61	0	0	14.01	1	0.01	15.55	1	0	14.60	1	0	14.63	1
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	84.36	78.32	74	80.86	78.43	46	82.08	78.16	60	79.16	79.65	26	80.90	79.97	31
Interest-bearing bank balances	1.37	9.11	6	1.93	6.78	16	1.51	7.51	10	3.32	3.06	61	2.14	3.04	50
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0	1.53	0	0.01	1.83	1	0	1.68	1	0.01	1.91	1	0.01	1.96	5
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	85.73	91.43	5	82.79	90.72	3	83.58	91.05	4	82.49	89.53	7	83.05	89.74	5
Non-interest cash and due from depository institutions	0.15	1.01	3	0.06	1.08	0	0.17	1.07	2	0.26	1.14	4	0.03	1.21	1
Other real estate owned	0	0.02	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	2
All other assets	14.12	7.50	94	17.15	8.16	96	16.24	7.82	96	17.26	9.27	93	16.92	8.98	94
Memoranda															
Short-term investments	1.37	12.01	1	1.93	10.58	3	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0	12.97	1	0	11.11	1	0	11.75	1	0	11.44	1	0	11.13	1
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	25	0.01	0.39	29	0.01	0.42	28	0.01	0.39	30	0.01	0.41	32
Loans held-for-sale	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	84.66	59.85	96	81.20	63.46	96	82.44	61.72	96	79.41	63.50	92	81.19	63.93	94
Real estate loans secured by 1-4 family	0	11.69	1	0	12.29	1	0	11.91	1	0	13.29	2	0	13.46	2
Revolving	0	1.45	2	0	1.80	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0	9.84	1	0	9.99	1	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens	0	0.20	3	0	0.26	2	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0	22.48	1	0	21.90	1	0	22.22	1	0	22.23	1	0	21.58	1
Construction and land development	0	3.35	1	0	3.32	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	0	3.31	1	0	3.07	2	0	3.12	1	0	3.01	2	0	2.72	2
Nonfarm nonresidential	0	14.81	1	0	14.50	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.03	59.66	1	0.03	55.37	2	0.02	57.15	2	0.01	57.46	1	0	56.49	1
Real estate loans secured by 1-4 family	0	19.82	1	0	19.50	1	0	19.43	1	0	20.75	2	0	21.10	2
Revolving	0	2.42	2	0	2.79	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	0	17.22	1	0	16.49	1	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans	0	36.54	1	0	32.96	1	0	34.63	1	0	33.52	1	0	32.14	1
Construction and land development	0	5.50	1	0	4.97	3	0	5.26	3	0	5.09	3	0	5.20	3
1-4 family	0	1.11	4	0	0.93	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	0	4.33	1	0	3.90	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	0	5.34	1	0	4.72	2	0	4.96	1	0	4.69	2	0	4.10	2
Nonfarm nonresidential	0	24.14	1	0	21.76	2	0	22.93	1	0	22.15	2	0	21.40	2
Owner-occupied	0	8.14	2	0	7.38	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	0	15.71	1	0	14.16	2	0	14.95	1	0	14.34	2	0	13.38	2
Real estate loans secured by farmland	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	36.09	20.98	87	38.36	23.90	87	36.62	22.17	86	40.39	19.53	92	40.20	20.32	91
Loans to individuals	7.95	6.28	69	7.73	6.11	69	7.97	6.13	69	7.28	7.13	62	6.80	7.36	63
Credit card loans	1.62	0.51	87	1.65	0.64	85	1.56	0.65	84	1.52	0.81	81	1.46	1.02	81
Agricultural loans	52.93	0.37	99	51.09	0.31	99	52.31	0.32	99	49.48	0.37	99	50.13	0.46	99
Other loans and leases	3.01	8.03	29	2.78	8.93	26	3.08	9.09	27	2.84	9.85	27	2.88	9.66	27
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans		383.17			392.62			381.27			391.26			379.80	
Real estate loans secured by 1-4 family		124.52			133.24			125.03			138.18			137.84	
Revolving		15.53			19.64			17.42			21.26			23.33	
Closed-end		107.53			112.01			106.14			115.20			112.79	
Commercial real estate loans		238.21			237.30			234.65			229.44			219.72	
Construction and land development		35.52			35.78			35.62			34.95			35.36	
1-4 family		7.06			6.74			6.34			6.61			7.04	
Other		28.07			27.86			28.16			27.32			27.26	
Multifamily		34.78			33.28			32.74			31.04			27.85	
Nonfarm nonresidential		157.17			157.33			155.06			152.10			147.22	
Owner-occupied		52.65			53.29			52.37			53.07			54.89	
Other		102.08			101.60			100.54			97.41			91.80	
Real estate loans secured by farmland		3.59			3.50			3.44			3.60			4.02	
Loans to depository institutions and acceptances of other banks		0.18			0.38			0.28			0.44			0.54	
Commercial and industrial loans		127.07			159.86			139.91			122.02			128.82	
Loans to individuals		35.29			38.40			37.47			43.51			42.67	
Credit card loans		2.61			3.43			3.30			4.34			5.31	
Agricultural loans		2.01			2.03			1.88			2.18			2.72	
Other loans and leases		46.75			51.14			49.54			52.44			51.79	
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	28.84	1	0	26.07	1	0	27.32	1	0	26.45	1	0	24.79	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		187.37			186.18			183.76			178.57			167.93	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		244.59			244.21			240.85			236.10			225.98	

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.37	12.01	1	1.93	10.58	3	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31
Liquid assets	1.52	28.17	0	1.99	24.60	0	1.68	26.22	0	3.58	22.44	0	2.17	22.72	0
Investment securities	0	19.64	0	0.01	16.55	1	0.01	17.85	1	0.01	16.99	1	0.01	17.27	1
Net loans and leases	84.35	59.81	97	80.86	63.21	97	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Net loans, leases and standby letters of credit	84.35	60.62	97	80.86	64.12	96	82.07	62.48	96	79.16	64.84	90	80.90	65.07	94
Core deposits	0.27	74.75	0	0.24	68.08	1	0.28	70.67	1	0.31	63.09	1	0.38	62.13	1
Noncore funding	86.30	10.89	99	86.38	16.68	99	85.89	14.13	99	85.54	19.36	99	83.74	21.34	99
Time deposits of \$250K or more	0	1.81	1	0	2.56	1	0	2.11	1	0	2.94	2	0	2.89	2
Foreign deposits	0.05	0.35	80	0.04	0.41	78	0.05	0.36	79	0.05	0.43	78	0.05	0.47	78
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	3.12	0.01	99	2.44	0.01	98	3.55	0.01	99	5.17	0.02	99	7.10	0.02	99
Other borrowings w/remaining maturity of 1 year or less	25.22	0.99	99	21.31	2.06	98	23.84	1.24	98	15.79	3.01	97	11.79	3.67	94
Earning assets that reprice within 1 year	44.21	38.93	65	46.83	39.71	73	44.43	39.38	61	48.74	39.29	80	50.01	40.29	80
Interest-bearing liabilities that reprice within 1 year	0.25	7.04	0	0.22	9.42	3	0.26	8.20	2	0.28	10.19	3	0.31	10.01	3
Long-term debt that reprices within 1 year	7.28	0.26	99	10.91	0.56	97	8.94	0.47	96	13.94	0.96	96	19.42	1.34	97
Net assets that reprice within 1 year	36.69	30.25	62	35.70	28.34	66	35.22	29.11	58	34.52	26.63	70	30.28	27.38	52
Other Liquidity and Funding Ratios															
Net noncore funding dependence	100.67	-1.82	99	104.44	6.94	98	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98
Net short-term noncore funding dependence	31.97	-8.21	98	26.98	-2.29	97	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89
Short-term investment / Short-term noncore funding	4.83	284.81	0	8.14	138.95	2	5.49	184.19	1	15.88	77.77	19	11.39	66.46	12
Liquid assets - short-term noncore funding / Nonliquid assets	-27.24	34.02	1	-22.20	23.27	0	-26.15	28.18	0	-18.03	16.97	2	-17.09	16.04	4
Net loans and leases / Total deposits	26,893.41	74.66	99	28,569.68	82.84	99	24,814.59	79.43	99	22,569.93	90.31	99	18,731.23	90.08	99
Net loans and leases / Core deposits	31,753.87	81.17	99	33,854.99	93.70	99	29,523.82	88.34	99	25,940.77	103.93	99	21,029	105	99
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital		1.94			4.82			4.31			1.36			-1.98	
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	84.66	95	100	85.75	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	0	66.59	0	0	67.27	0	0	66.64	1	0	67.43	0	0	65.45	0
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	100	3.17	99	100	2.93	99	100	3.01	99	100	2.94	99	100	2.79	99
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0	8.69	0	100	11.75	99	0	10.55	0	100	11.86	99	100	11.91	99
Debt securities 1 to 5 years	27.98	17.05	77	0	18.03	1	0	17.03	1	0	17.94	1	0	19.18	1
Debt securities over 5 years	72.02	72.17	40	0	66.01	1	100	69.86	99	0	66.02	0	0	64.73	0
Pledged securities	100	33.87	99	0	37.40	1	100	35.67	99	0	30.57	2	0	33.30	2
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-25.23	51.37	12	71.02	146.89	38	-54.02	183.32	1	65.60	26.69	81	-49.70	6.77	3
Investment securities	-13.42	33.34	6	-41.64	14.17	0	-33.62	23.62	0	-10.49	11.75	6		9.42	
Core deposits	17.31	16.88	60	-22.63	25.99	0	-7.33	26.88	0	-15.12	11.23	0	-18.64	7.29	2
Noncore funding	5.36	-23.76	84	2.14	-2.41	60	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	38,822,217	36,589,532	39,488,309	37,125,694	35,962,157
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	27,971,733	27,543,991	28,375,522	28,272,939	27,833,549
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,862,225	2,244,129	1,835,000	2,069,090	2,432,832
Purchased options contracts (interest rate)	1,862,225	2,244,129	1,835,000	2,069,090	2,432,832
Interest rate swaps	12,538,752	12,859,498	10,774,000	13,764,300	12,689,915
Futures and forward foreign exchange	69,898	184,802	116,312	882,540	1,695,658
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	202,784	129,621	149,000	84,507	83,360
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	90.10	22.45	96	89.56	21.74	96	98.41	22.01	96	94.11	23.52	96	97.55	24.05	95
Standby letters of credit	0	0.67	1	0	0.72	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	38.38	49.75	73	43.23	51.68	72	36.66	48.62	68	47.83	68.47	69	52.45	65.81	74
Interest rate contracts	37.74	35.96	77	42.46	36.85	75	36	34.36	73	45.38	47.31	73	47.62	43.84	75
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	4.32	1.82	87	5.49	2.30	88	4.57	2.18	85	5.25	2.47	88	6.60	2.16	89
Purchased options contracts (interest rate)	4.32	1.33	86	5.49	1.51	88	4.57	1.46	86	5.25	2.65	80	6.60	2.32	88
Interest rate swaps	29.10	20.67	79	31.48	22.27	77	26.85	20.83	72	34.89	28.86	78	34.42	26.74	80
Foreign exchange contracts	0.63	6.16	71	0.77	5.77	71	0.66	6.01	70	2.45	10.12	79	4.83	10.92	84
Futures and forward foreign exchange contracts	0.16	3.93	67	0.45	3.58	71	0.29	3.47	67	2.24	5.23	80	4.60	5.22	87
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0.47	0.73	84	0.32	0.74	82	0.37	0.77	83	0.21	2.03	78	0.23	2.17	78
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	112.45	42.93	91	113.13	41.55	90	119.94	42.82	90	115.88	45.53	89	120.90	44.93	90

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	16,535,884	17,662,179	14,709,312	18,869,527	19,334,597
Interest rate contracts	16,263,202	17,347,756	14,444,000	17,902,480	17,555,579
Foreign exchange contracts	272,682	314,423	265,312	967,047	1,779,018
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	69,898	184,802	116,312	882,540	1,695,658
Written options	1,862,225	2,244,129	1,835,000	2,069,090	2,432,832
Exchange-traded	0	0	0	0	0
Over-the-counter	1,862,225	2,244,129	1,835,000	2,069,090	2,432,832
Purchased options	1,862,225	2,244,129	1,835,000	2,069,090	2,432,832
Exchange-traded	0	0	0	0	0
Over-the-counter	1,862,225	2,244,129	1,835,000	2,069,090	2,432,832
Swaps	12,741,536	12,989,119	10,923,000	13,848,807	12,773,275
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	16,535,884	17,662,179	14,709,312	18,869,527	19,334,597
Interest rate contracts	16,263,202	17,347,756	14,444,000	17,902,480	17,555,579
Foreign exchange contracts	272,682	314,423	265,312	967,047	1,779,018
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	73,234	52,261	35,777	65,351	236,341
Gross positive fair value	280,664	767,537	556,975	268,322	87,233
Held for trading	0	0	0	0	0
Non-traded	280,664	767,537	556,975	268,322	87,233
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	98.35	94.09	36	98.22	95.13	39	98.20	94.10	39	94.88	93.44	32	90.80	92.91	29
Foreign exchange contracts	1.65	3.27	69	1.78	2.75	69	1.80	3.49	67	5.12	3.20	79	9.20	3.39	83
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	11.26	7.49	73	12.71	8.37	74	12.48	8.18	75	10.97	5.91	77	12.58	6.60	77
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	11.26	7.20	73	12.71	7.94	76	12.48	7.73	77	10.97	5.10	81	12.58	5.49	81
Purchased options	11.26	3.44	83	12.71	3.38	86	12.48	3.42	86	10.97	4.42	79	12.58	4.19	84
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	11.26	3.04	85	12.71	2.87	88	12.48	2.86	89	10.97	3.35	84	12.58	3.20	88
Swaps	77.05	71.23	47	73.54	69.92	44	74.26	68.76	45	73.39	69.75	44	66.06	70.34	36
Held for trading															
Interest rate contracts	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts	98.35	56.19	67	98.22	54.31	71	98.20	53.82	70	94.88	52.22	68	90.80	50.60	67
Equity, commodity, and other contracts	1.65	0.38	88	1.78	0.28	88	1.80	0.46	87	5.12	0.34	93	9.20	0.57	94
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	91.87	1	0	89.91	1	0	91.48	1	0	93.86	1	0	94.47	1
Over 1 year to 5 years	0	28.05	3	0	30.94	3	0	32.05	4	0	32.17	2	0	32.51	3
Over 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.44	1.25	25	0.30	1.76	18	0.24	1.55	12	0.35	0.83	34	1.22	0.72	87
Gross positive fair value	1.70	1.68	51	4.35	2.69	80	3.79	2.23	85	1.42	1.19	62	0.45	0.85	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)		0.05			0.07			0.07			0.06			0.06	
Gross positive fair value (X)		0.07			0.11			0.09			0.07			0.06	
Held for trading (X)		0.05			0.08			0.07			0.06			0.05	
Non-traded (X)		0.01			0.02			0.02			0.01			0.01	
Current credit exposure (X)		0.05			0.08			0.06			0.05			0.04	
Credit losses on derivative contracts		0			0			0			0			0	
Past Due Derivative Instruments Fair Value															
30-89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Other Ratios															
Current credit exposure / Risk-weighted assets		0.63			1.03			0.85			0.73			0.53	

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	149,636	100,370	100,370	106,486	113,484
Gross losses	27,655	75,765	100,259	95,420	82,297
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	24,362	17,742	39,068	34,458	29,999
Net losses	3,293	58,023	61,191	60,962	52,298
Provision for loan and lease losses	-12,518	96,184	86,512	54,863	45,932
Adjustments	-2,293	1,667	23,945	-17	-632
Ending balance	131,532	140,198	149,636	100,370	106,486
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.06	-0.14	61	0.47	0.85	25	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
Provision for loan and lease losses / Average loans and leases	-0.07	-0.25	67	0.59	1.37	16	0.26	0.82	7	0.17	0.24	47	0.15	0.24	43
Provision for loan and lease losses / Net loan and lease losses	-380.14	77.32	18	165.77	792.43	8	141.38	487.86	6	90	130.58	15	87.83	134.68	26
Allowance for loan and lease losses / Total loans and leases not held for sale	0.36	1.39	3	0.42	1.51	3	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9
Allowance for loan and lease losses / Total loans and leases	0.36	1.37	3	0.42	1.48	3	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10
Allowance for loan and lease losses / Net loans and leases losses (X)	19.97	15.27	76	1.21	11.83	2	2.45	11.58	4	1.65	8.03	10	2.04	7.54	13
Allowance for loan and lease losses / Nonaccrual assets	41.84	318.67	2	35.01	321.01	2	46.67	299.17	2	24.70	218.72	4	30.62	214.03	4
ALLL / 90+ days past due + nonaccrual loans and leases	46.35	260.68	4	43.03	244.42	4	53.24	244.34	6	29.58	151.73	6	36.40	160.51	5
Gross loan and lease losses / Average loans and leases	0.16	0.22	48	0.47	0.35	74	0.30	0.34	56	0.30	0.28	63	0.28	0.30	61
Recoveries / Average loans and leases	0.14	0.08	81	0.11	0.07	80	0.12	0.07	80	0.11	0.08	76	0.10	0.09	62
Net losses / Average loans and leases	0.02	0.13	24	0.36	0.28	70	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	24.30	16.12	79	18.59	15.46	67	40.94	33.98	70	41.87	36.22	71	32.47	41.30	47
Earnings coverage of net loan and lease losses (X)	140	4.52	93	4.59	21.56	25	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44

Net Loan and Lease Losses By Type

Real estate loans	0	0.03	42	0	0.03	31	0	0.04	23	0	0.01	38		0.02	
Real estate loans secured by 1-4 family		-0.01			0.01			0.01			0.01			0.01	
Revolving		-0.05			0.01			0.01			0.02			0.03	
Closed-end		-0.01			0.01			0			0			0.01	
Commercial real estate loans		0.05			0.03			0.07			0.01			0.01	
Construction and land development		0			0			0			-0.01			-0.03	
1-4 family		0			0			0			0			-0.01	
Other		-0.01			0			0			-0.01			-0.02	
Multifamily		0.01			0			0			0			0	
Nonfarm nonresidential		0.07			0.05			0.11			0.02			0.02	
Owner-occupied		0.01			0.02			0.02			0.01			0.01	
Other		0.06			0.03			0.08			0.01			0.01	
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01			0	
Commercial and industrial loans	0.06	0.20	38	0.34	0.46	53	0.24	0.47	38	0.22	0.37	40	0.13	0.31	35
Loans to individuals	0.22	0.78	25	0.29	1.41	12	0.26	1.13	15	0.29	1.17	19	0.27	1.16	20
Credit card loans	0.66	2.18	21	1.31	3.43	21	1.03	2.92	18	1.38	3.11	21	1.29	2.92	19
Agricultural loans	-0.05	0.03	11	0.37	0.15	84	0.13	0.19	70	0.16	0.08	80	0.18	0.15	73
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.22	0.08	80	0.30	0.13	80	0.35	0.15	79	0.23	0.15	73	0.40	0.14	85

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	368,003	295,902	318,799	366,329	352,350
90+ days past due loans and leases	8,737	9,956	18,790	4,861	1,799
Nonaccrual loans and leases	275,029	315,844	262,259	334,474	290,775
Total past due and nonaccrual loans and leases	651,769	621,702	599,848	705,664	644,924
Restructured					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	23,484	23,433	23,741	21,180	22,045
Total restructured loans and leases	23,484	23,433	23,741	21,180	22,045
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,967	2,337	3,785	99	322
Other real estate owned	0	0	0	0	0
Other Assets					
30-89 days past due	62,387	103,631	71,909	80,267	93,637
90+ days past due	347	413	130	1,864	195
Nonaccrual	39,309	84,574	58,360	71,937	57,027
Total other assets past due and nonaccrual	102,043	188,618	130,399	154,068	150,859

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	1.01	0.27	93	0.89	0.36	89	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92
90+ days past due loans and leases	0.02	0.10	48	0.03	0.13	46	0.06	0.12	57	0.02	0.15	33	0.01	0.17	21
Nonaccrual loans and leases	0.75	0.58	71	0.95	0.61	83	0.79	0.66	66	1.07	0.51	92	0.97	0.54	89
90+ days past due and nonaccrual loans and leases	0.78	0.73	60	0.98	0.80	72	0.85	0.85	59	1.08	0.71	83	0.98	0.75	74
Restructured															
30-89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.06	0.12	42	0.07	0.13	40	0.07	0.13	43	0.07	0.14	38	0.07	0.16	33
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.18	0.27	94	1.20	0.37	92	1.18	0.40	92	1.42	0.43	93	1.48	0.44	94
90+ days past due assets	0.02	0.10	48	0.03	0.13	46	0.06	0.12	56	0.02	0.15	34	0.01	0.18	21
Nonaccrual assets	0.86	0.59	76	1.20	0.62	89	0.97	0.67	79	1.29	0.53	92	1.16	0.57	90
30+ days past due and nonaccrual assets	2.06	1.04	86	2.43	1.21	88	2.20	1.29	84	2.73	1.19	89	2.65	1.26	90
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.75	0.43	86	1.01	0.49	89	0.85	0.52	83	1.05	0.44	91	0.95	0.48	88
90+ days past due and nonaccrual assets + other real estate owned	0.75	0.46	86	1.01	0.52	88	0.85	0.55	83	1.05	0.48	89	0.95	0.52	85
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.65	0.52	69	0.78	0.56	75	0.66	0.60	62	0.85	0.53	80	0.79	0.60	70
Allowance for loan and lease losses	211.35	67.93	93	226.95	65.48	94	177.79	66.66	93	333.34	115.41	92	273.37	118.28	91
Equity capital + allowance for loan and lease losses	5.97	4.43	75	7.58	4.83	80	6.05	4.97	68	8.03	4.28	87	7.21	4.79	78
Tier 1 capital + allowance for loan and lease losses	211.35	5.28	99	226.95	5.98	99	177.79	6.05	99	333.34	5.65	99	273.37	6.16	99
Loans and leases + other real estate owned	0.76	0.88	46	0.96	0.92	58	0.80	0.97	41	1.07	0.85	70	0.97	0.96	57

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0	0.24	2	0	0.39	1	0	0.39	1	0	0.38	2		0.42	
90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13		0.22	
Nonaccrual	0	0.65	1	0	0.63	1	0	0.76	1	0	0.46	2		0.57	
Commercial and industrial															
30–89 days past due	1.30	0.17	98	0.62	0.23	90	1.16	0.23	95	1.15	0.31	93	1.13	0.30	94
90+ days past due	0.06	0.02	87	0.05	0.03	73	0.13	0.03	89	0.01	0.05	45	0	0.05	36
Nonaccrual	0.92	0.64	74	0.78	0.75	60	0.74	0.75	56	1	0.83	64	0.83	0.76	61
Individuals															
30–89 days past due	0.93	0.55	82	0.83	0.58	70	1.08	0.83	74	1.40	0.83	80	1.14	0.84	67
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0.55	0.18	89	0.72	0.22	87	0.55	0.28	82	0.79	0.17	93	0.64	0.23	87
Depository institution loans															
30–89 days past due		0			0.03			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.67	0.16	85	0.94	0.31	80	0.78	0.17	89	1.09	0.24	90	1.13	0.17	93
90+ days past due	0	0	88	0.01	0.03	82	0.01	0	90	0.02	0	89	0.01	0	89
Nonaccrual	0.64	0.69	71	1.04	0.80	72	0.80	0.49	79	1.11	0.67	76	1.09	0.75	76
Foreign governments															
30–89 days past due	0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases															
30–89 days past due	4.72	0.11	98	4.91	0.14	98	2.02	0.18	96	2.87	0.20	97	3.29	0.17	98
90+ days past due	0.10	0.01	93	0.25	0.01	96	0.23	0.01	96	0.08	0.01	89	0.08	0.01	89
Nonaccrual	1.66	0.13	99	2.90	0.15	99	2.52	0.15	97	2.46	0.13	99	2.07	0.14	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.35		0.60			0.65			0.67			0.71			
	90+ days past due	0.27		0.29			0.33			0.31			0.46			
	Nonaccrual	0.82		0.84			0.89			0.73			0.86			
Revolving	30-89 days past due	0.29		0.40			0.48			0.45			0.50			
	90+ days past due	0.02		0.03			0.03			0.05			0.05			
	Nonaccrual	1.05		1.27			1.13			1			1.17			
Closed-end	30-89 days past due	0.36		0.61			0.65			0.70			0.75			
	90+ days past due	0.29		0.33			0.38			0.35			0.53			
	Nonaccrual	0.77		0.81			0.87			0.70			0.84			
Junior lien	30-89 days past due	0.01		0.02			0.02			0.02			0.03			
	90+ days past due	0		0			0			0			0			
	Nonaccrual	0.04		0.05			0.04			0.04			0.06			
Commercial real estate	30-89 days past due	0.14		0.23			0.26			0.18			0.17			
	90+ days past due	0.01		0.02			0.02			0.03			0.03			
	Nonaccrual	0.52		0.43			0.62			0.23			0.28			
Construction and development	30-89 days past due	0.12		0.24			0.28			0.28			0.21			
	90+ days past due	0.01		0.01			0.01			0.02			0.02			
	Nonaccrual	0.36		0.25			0.41			0.20			0.19			
1-4 family	30-89 days past due	0.02		0.04			0.03			0.06			0.06			
	90+ days past due	0		0			0			0			0			
	Nonaccrual	0.02		0.04			0.03			0.02			0.02			
Other	30-89 days past due	0.07		0.17			0.22			0.20			0.13			
	90+ days past due	0		0			0			0.01			0.02			
	Nonaccrual	0.29		0.18			0.35			0.17			0.15			
Multifamily	30-89 days past due	0.06		0.08			0.09			0.08			0.10			
	90+ days past due	0		0			0			0			0.01			
	Nonaccrual	0.14		0.08			0.11			0.05			0.08			
Nonfarm non-residential	30-89 days past due	0.14		0.20			0.23			0.14			0.17			
	90+ days past due	0.01		0.02			0.02			0.03			0.03			
	Nonaccrual	0.66		0.55			0.80			0.28			0.30			
Owner Occupied	30-89 days past due	0.04		0.07			0.07			0.07			0.09			
	90+ days past due	0		0.01			0			0.01			0.01			
	Nonaccrual	0.25		0.24			0.27			0.16			0.17			
Other	30-89 days past due	0.09		0.11			0.14			0.07			0.07			
	90+ days past due	0.01		0.01			0.01			0.01			0.01			
	Nonaccrual	0.40		0.24			0.44			0.10			0.13			
Farmland	30-89 days past due	0.11		0.31			0.11			0.23			0.25			
	90+ days past due	0		0.03			0			0.01			0.01			
	Nonaccrual	1.10		1.24			1.13			0.84			1.23			
Credit card	30-89 days past due	0.60	0.63	40	0.56	0.90	31	1.01	0.95	50	1.12	1.19	37	1.16	1.22	40
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0.24	0.08	82	0.28	0.09	85	0.33	0.05	90	0.41	0.11	86	0.35	0.09	85

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	0	12.66	0	0	11.98	0	0	12.35	0	0	12.11	1	0	12.09	0
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	0	13.44	0	0	12.72	0	0	13.08	0	0	12.78	1	0	12.85	0
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	0	15.42	0	0	14.77	0	0	15.23	0	0	14.36	1	0	14.45	0
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	0	9.11	0	0	9.03	0	0	9.13	0	0	9.76	1	0	9.71	0
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		3.14			3.04			2.84			7.32			4.86	
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.54	3	0	11.35	3	0	11.03	3	0	11.51	3	0	10.22	5
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	6,284,883	5,210,630	5,427,937	4,885,899	4,595,745
Real estate loans	9,466	10,064	7,667	0	0
Commercial and industrial loans	2,845,573	2,212,848	2,043,340	1,863,884	1,753,020
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	234,370	174,128	240,400	178,074	132,010
Loans to individuals	1,618	1,003	1,427	632	162
Agricultural loans	2,894,731	2,539,859	2,837,854	2,541,548	2,452,166
Other foreign loans	0	0	0	0	0
Lease financing receivables	299,125	272,728	297,249	301,761	258,387
Debt securities	2,019	2,332	2,344	3,531	3,945
Interest-bearing bank balances	89,345	86,993	103,501	104,964	237,900
Total selected foreign assets	6,376,247	5,299,955	5,533,782	4,994,394	4,837,590
Total foreign deposits	20,688	18,052	21,169	17,978	17,397
Interest-bearing deposits	11,642	10,399	12,840	11,070	12,105
Non-interest-bearing deposits	9,046	7,653	8,329	6,908	5,292

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	4.92	0.64	90	4.74	0.93	88	4.88	0.87	89	5.05	1.25	87	5.06	1.17	88
Cost: Interest-bearing deposits	1.11	0.12	96	2.28	0.59	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans	0.04	1.03	28	0.10	0.59	22	0.11	0.64	33	0.07	0.29	10		1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	20.62	-1.19	77	-3.80	10.27	41	11.09	-2.40	78	6.31	22.48	54	7.20	7.24	52
Total selected assets	20.31	3.19	70	-3.75	5.10	41	10.80	2.04	69	3.24	12.40	57	-0.09	3.24	42
Deposits	14.60	9.07	65	5.10	10.22	40	17.75	3.46	66	3.34	10.36	43	7.83	5	67

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	76,084	75,151	156,852	167,586	138,279	1.24	22.05
Dividends	60,000	45,000	100,000	85,000	70,000	33.33	20.00
Interest	16,084	30,151	56,852	82,586	68,279	-46.66	30.34
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	34,449	111,972	160,044	333,728	1,005,280	-69.23	-52.14
Dividends	0	0	6,688	22,282	743,321		-100.00
Interest	11,198	85,907	100,971	260,367	216,594	-86.96	-43.46
Management and service fees	23,251	26,065	52,385	51,079	45,365	-10.80	62.23
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	110,533	187,123	316,896	501,314	1,143,559	-40.93	-17.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	287,864	287,225	562,823	592,200	506,681	0.22	33.97
Total operating income	398,397	474,348	879,719	1,093,514	1,650,240	-16.01	14.09
Operating Expenses							
Personnel expenses	73	79	158	170	158	-7.59	-34.82
Interest expense	202,902	328,082	559,117	799,301	667,218	-38.16	29.70
Other expenses	94,758	87,486	179,930	134,624	141,568	8.31	16.32
Provision for loan and lease losses	-517	46,342	46,929	12,957	13,330		
Total operating expenses	297,216	461,989	786,134	947,052	822,274	-35.67	19.63
Income (loss) before taxes	101,181	12,359	93,585	146,462	827,966	718.68	0.44
Applicable income taxes (credit)	26,262	-9,900	30,134	-13,947	4,509		281.00
Extraordinary items							
Income before undistributed income of subsidiaries	74,919	22,259	63,451	160,409	823,457	236.58	-20.17
Equity in undistributed income of subsidiaries	297,081	112,480	384,500	248,539	-321,895	164.12	368.35
Bank subsidiaries	28,617	-1,439	55,700	45,002	41,212		
Nonbank subsidiaries	268,464	113,919	328,800	203,537	-363,107	135.66	209.94
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	372,000	134,739	447,951	408,948	501,562	176.09	136.52
Memoranda							
Bank net income	88,617	43,561	155,700	130,002	111,212	103.43	230.50
Nonbank net income	268,464	113,919	335,488	225,819	380,214	135.66	115.70
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	3,574,903	10.74	3,783,582	12.08	2,713,171	8.68	2,792,359	2,967,168	-5.52	26.36	
Common and preferred stock	680,597	2.04	628,441	2.01	675,505	2.16	629,880	584,878	8.30	39.92	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	2,894,306	8.69	3,155,141	10.08	2,037,666	6.52	2,162,479	2,382,290	-8.27	23.55	
Other receivables	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	12,530,961	37.63	13,431,015	42.90	12,650,855	40.49	14,741,196	14,669,129	-6.70	-5.19	
Common and preferred stock	4,869,503	14.62	4,317,910	13.79	4,581,912	14.67	4,210,099	3,972,085	12.77	30.23	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	7,661,458	23.01	9,113,105	29.11	8,068,943	25.83	10,531,097	10,697,044	-15.93	-19.17	
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	15,816,315	47.49	12,065,960	38.54	14,271,324	45.68	11,486,557	10,185,891	31.08	59.65	
Securities	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution	501,083	1.50	700,277	2.24	500,531	1.60	1,205,366	551,336	-28.45	-44.34	
Premises, furnishings, fixtures and equipment	483	0	547	0	496	0	615	174	-11.70	1832.00	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	49,198	0.15	48,346	0.15	59,145	0.19	126,917	133,241	1.76	-91.04	
Balance due from subsidiaries and related institutions	828,290	2.49	1,281,163	4.09	1,047,054	3.35	1,381,633	475,805	-35.35	1471.53	
Total assets	33,301,233	100.00	31,310,890	100.00	31,242,576	100.00	31,734,643	28,982,744	6.36	21.29	
Liabilities and Capital											
Deposits	75,369	0.23	58,457	0.19	74,188	0.24	69,251	73,169	28.93	-20.89	
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	1,343,912	4.04	995,768	3.18	1,424,848	4.56	2,040,240	2,616,989	34.96	99.15	
Other borrowings 1 year or less	5,450,903	16.37	5,326,023	17.01	5,654,600	18.10	5,149,218	3,451,979	2.34	23.58	
Borrowings with maturity over 1 year	19,478,197	58.49	19,646,544	62.75	18,051,842	57.78	19,743,140	18,127,530	-0.86	21.45	
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	249,038	0.75	236,935	0.76	235,155	0.75	230,816	225,365	5.11	7.11	
Balance due to subsidiaries and related institutions	2,176,032	6.53	988,377	3.16	1,550,524	4.96	438,084	554,318	120.16	-7.61	
Total liabilities	28,773,451	86.40	27,252,104	87.04	26,991,157	86.39	27,670,749	25,049,350	5.58	20.86	
Equity Capital	4,527,782	13.60	4,058,786	12.96	4,251,419	13.61	4,063,894	3,933,394	11.56	24.08	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	0	0	0	0	0	0	0	0			
Common surplus	1,482,823	4.45	1,482,823	4.74	1,482,823	4.75	1,482,823	1,482,823	0.00	0.00	
Retained earnings	3,045,997	9.15	2,589,543	8.27	2,773,395	8.88	2,585,912	2,441,705	17.63	40.49	
Accumulated other comprehensive income	-1,038	0	-13,580	-0.04	-4,799	-0.02	-4,841	8,866			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	33,301,233	100.00	31,310,890	100.00	31,242,576	100.00	31,734,643	28,982,744	6.36	21.29	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	460,428	1.38	372,313	1.19	525,280	1.68	396,827	324,659	23.67	-44.07	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	1,715,604	5.15	616,063	1.97	1,025,244	3.28	41,257	229,659	178.48	11.98	
Subordinated and long-term debt 1 year or less	2,110,884	6.34	979,046	3.13	1,543,547	4.94	413,815	314,819	115.61	-10.38	
Guaranteed loans to banks, nonbanks, and holding companies	1,165,150	3.50	1,077,225	3.44	1,172,125	3.75	1,350,300	1,574,843	8.16	-35.83	

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	16.86	12.64	80	6.54	4.33	66	10.72	7.29	78	9.95	9.68	57	12.76	10.40	79
Bank net income / Average equity investment in banks.....	26.60	12.37	95	13.96	4.55	93	25	7.45	98	22.32	10.51	96	20.20	11.19	94
Nonbank net income / Average equity investment in nonbanks.....	11.36	13.40	57	5.35	7.01	60	7.69	9.75	55	5.52	7.89	54	8.97	7.10	67
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	23.82	96.24	12	32.33	91.35	14	34.76	88.16	14	31.79	82.22	17	22.17	82.56	17
Nonbank net income / Parent net income.....	72.17	3.10	98	84.55	6.35	96	74.89	3.59	96	55.22	5.93	93	75.81	3.78	95
Subsidiary holding companies' net income / Parent net income.....		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	635.49	16.87	99	671.43	20.37	99	634.87	20.06	99	680.89	20.43	99	636.84	20.88	99
Total debt / Equity capital.....	580.26	11.60	99	639.81	14.50	99	591.13	14.41	99	662.73	14.31	99	615.16	14.69	99
Total debt + notes payable to subs that issued TPS / Equity capital.....	580.26	13.82	99	639.81	16.78	99	591.13	16.67	99	662.73	16.36	99	615.16	17.10	99
Total debt + Loans guaranteed for affiliate / Equity capital.....	606	11.69	99	666.35	14.81	99	618.70	14.68	99	695.96	14.56	99	655.19	15.14	99
Total debt / Equity capital – excess over fair value.....	580.26	11.71	99	639.81	14.64	99	591.13	14.52	99	662.73	14.51	99	615.16	14.81	99
Long-term debt / Equity capital.....	430.19	11.05	99	484.05	13.39	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99
Short-term debt / Equity capital.....	150.07	0.48	99	155.76	0.98	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99
Current portion of long-term debt / Equity capital.....	46.62	0.06	99	24.12	0.05	98	36.31	0.06	98	10.18	0.05	96	8	0.14	96
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	78.06	39.10	83	76.83	29.33	90	76.98	34.67	86	77.56	28.44	92	75.88	28.63	88
Double Leverage															
Equity investment in subs / Equity capital.....	122.58	103.07	95	121.87	103.11	96	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90
Total investment in subs / Equity capital.....	355.71	108.26	98	424.13	110.49	99	361.39	110.16	98	431.45	111.07	99	448.37	112.48	99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	1.37	0.25	91	3.29	0.67	89	2.25	0.47	92	1.90	0.36	95	1.24	0.35	85
Equity investment in subs – equity cap / Net income-div (X).....	1.85	0.83	84	45.57	3.93	93	6.17	1.82	92	5.04	1.22	93		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	96.59	138.64	31	90.01	143.95	25	83.85	136.59	18	90.87	177.68	18	120.60	162.34	34
Cash from ops + noncash items + op expense / Op expense + dividend.....	115.87	130.64	48	115.26	154.33	44	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	100.18	103.17	53	88.65	148.07	34	89.45	134.08	19	113.73	116.34	54	92.44	103.19	35
Pretax operating income + interest expense / Interest expense.....	149.87	1,479.01	16	103.77	2,733.67	16	116.74	2,016.32	14	118.32	1,968.54	9	224.09	2,898.75	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	149.87	1,667.11	14	103.77	1,374.36	16	116.74	1,539.23	14	118.32	1,632.83	8	224.09	1,369.37	16
Dividends + interest from subsidiaries / Interest expense + dividends.....	29.30	153.06	11	35.55	169.52	9	31.34	150.43	4	42.70	210.80	4	89.85	188.90	13
Fees + other income from subsidiaries / Salary + other expenses.....	24.52	12.78	75	29.77	15.95	72	29.09	13.95	74	37.89	16.52	76	32.01	16.08	75
Net income / Current part of long-term debt + preferred dividends (X).....	0.18	41.77	1	0.14	27.95	4	0.29	35.64	3	0.99	57.11	8	1.59	33.93	6
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	23.30	3.64	99	26.20	3.69	97	19.45	3.85	95	24.67	2.64	99	22.68	2.61	99
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.21	47	0	0.05	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual.....	1.03	0.96	88	1.40	0.97	85	1.07	1.03	87	1.63	0.54	87	1.68	6.54	83
Total.....	1.03	1.17	82	1.40	1.02	85	1.07	1.13	81	1.63	0.58	87	1.68	6.78	77
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	25.73	0.03	97	26.54	0.05	97	27.57	0.05	97	33.23	0.10	97	40.04	0.24	98
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	25.73	0.03	97	26.54	0.06	97	27.57	0.05	97	33.23	0.10	97	40.04	0.25	98
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	54.18	1.79	97	58.44	2.90	95	56.17	2.66	95	60.87	5.62	93	63.41	5.50	94
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	14.63	0.07	97	12.67	0.07	97	13.61	0.08	97	12.35	0.19	97	12.69	0.21	97

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	126.80	78.46	85	561.57	73.92	96	449.17	81.10	94	158.97	57.84	93	67.40	57.26	64
Dividends declared / Net income	25.54	25.30	53	92.77	60.26	81	63.62	42.29	81	62.36	33.08	91	110.66	27.33	99
Net income – dividends / Average equity.....	12.55	9.64	75	0.47	1.15	32	3.90	4.14	48	3.75	6.46	18	-1.36	7.33	2
Percent of Dividends Paid															
Dividends from bank subsidiaries	63.16	139.49	26	36	166.94	23	35.09	132.17	19	33.33	178.13	21	12.61	157.73	21
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	2.35	3.41	71	8.74	7.53	79	133.93	7.13	94
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	63.16	193.08	18	36	205.70	12	37.43	174.85	9	42.07	260.40	7	146.54	215.26	33
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.71	36.56	79	103.30	82.59	62	64.23	60.28	52	65.38	66.55	48	62.94	60.71	58
Interest income from bank subsidiaries.....	18.15	0.11	98	69.22	0.58	97	36.51	0.36	98	63.53	0.54	99	61.40	0.52	98
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	85.86	38.35	89	172.52	98.26	79	100.74	62.88	82	128.91	69.36	91	124.34	63.43	90
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	1.99	56.39	35	9.87	82.95	34	195.50	51.40	91
Interest income from nonbank subsidiaries.....	4.17	2.35	80	75.41	7.62	94	30.10	7.38	89	115.30	20.25	89	56.97	18.56	82
Management and service fees from nonbank subsidiaries	8.66	0.63	92	22.88	1.87	92	15.61	0.86	95	22.62	1.92	93	11.93	2.96	87
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	12.83	76.16	35	98.29	78.35	61	47.70	79.84	40	147.79	150.41	68	264.40	99.33	86
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	15.06	67.82	23	9.49	66.84	25	11.37	69.76	20	7.77	67.32	22	4.24	65.18	24
Interest income from bank subsidiaries.....	4.04	0.39	92	6.36	1.06	91	6.46	0.63	94	7.55	0.80	94	4.14	0.92	88
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	19.10	81.78	16	15.84	81.90	15	17.83	82.20	16	15.33	78.80	19	8.38	74.20	17
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0.76	1.95	65	2.04	2.65	68	45.04	2.57	96
Interest income from nonbank subsidiaries.....	2.81	0.35	90	18.11	1.11	92	11.48	0.73	92	23.81	1.19	93	13.13	2.32	88
Management and service fees from nonbank subsidiaries	5.84	0.02	96	5.49	0.04	95	5.95	0.02	96	4.67	0.06	95	2.75	0.03	95
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	8.65	6.48	80	23.61	6.25	87	18.19	4.70	87	30.52	7.29	87	60.92	7.64	91
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	32.02	135.34	38	15.63	237.31	29	21.90	135.13	32	6.09	83.37	31	9.13	87.87	40
Loans and advances from subsidiaries / Total debt	8.28	28.31	39	3.81	33.86	36	6.17	27.08	37	1.63	28.33	31	2.29	26.53	34